



**Enhanced Financial Capacity Homeownership
(Homeownership Capacity)
Application for Funding
Program Overview, Questions and Tips
2021 - 2023**

Background

The Enhanced Financial Capacity Homeownership Program (the “Homeownership Capacity Program”) provides resources to eligible organizations that deliver enhanced financial education and one-on-one financial coaching to Black, Indigenous, and People of Color (“BIPOC”) communities and low-income households.

The goal of the Homeownership Capacity Program (the “Program”) is to increase the probability of successful homeownership and household stability through intensive financial empowerment coaching and homeowner education.

Available Funding

Funds will be available through a competitive request for proposals (“the RFP”) process to eligible organizations (“the Applicants”) throughout Minnesota.

Minnesota Housing estimates \$2 million for the 2021-2023 program term. Funding is contingent upon the availability of funds, existing grantee performance and other State and Program requirements.

Disbursement of Funds

The disbursement schedule will be defined in the grant contract once funds are committed. Funds cannot be disbursed without an executed grant contract.

Eligibility Criteria

Eligible Applicants include the following:

- Local units of government and political subdivisions;
- A nonprofit organization as defined in [Minn. Stat. 462A.03 Subd. 22](#), as such may subsequently be amended, modified or replaced;
 - a housing and redevelopment authority,
 - a partnership, joint venture, corporation, or association established for purpose not involving pecuniary gain to the members, partners, or shareholders,
 - a private nonprofit corporation (established under and in compliance with [Chapter 317A](#)).
 - If a non-profit corporation:
 - It also has a current 501(c)(3) determination letter from the Internal Revenue Service;
 - It is in good standing and authorized to do business in Minnesota.

Eligible Program Services include:

- 1) Financial Education
- 2) Financial Coaching
- 3) Post-Completion Services

For additional information, review the [Enhance Financial Capacity Homeownership Program Manual](#) (the “Manual”) available on Minnesota Housing’s website. The [Manual](#) is subject to change prior to grant contract execution. If you wish, please follow the link to see the [grant contract template](#).

The Program Priorities

Priority in awarding grant funds under the Program will be given to applications that best address Minnesota Housing's [2020 – 2022 Strategic Plan](#) and Objective to make homeownership more accessible by addressing homeownership barriers and reducing disparities.

The Program's Priorities are:

1) Populations:

- Marketing and outreach to BIPOC individuals and/or households
- Low- income individuals and/or households

2) Program Structure:

Financial empowerment education and coaching services focusing on the individual/household's change towards their understanding of the financial system while with the goal of homeownership. The Program should **not** be confused with homebuyer education or with homebuyer counseling services. See the [Manual](#) for program structure requirements.

Application Review Webinar

All Applicants are strongly encouraged to attend the Homeownership Capacity Application for Funding Webinar to learn more about the Program and the Application.

Thursday, May 6, 2021 from 10:30 AM – 12:00 PM

Register for [Homeownership Capacity 2021-2023 RFP: Technical Assistance](#)

Application Submission Information and Due Date

Application Materials

All materials can be found on the [Minnesota Housing website](#). Application materials include the following:

- 1) this [Application Program Overview, Questions and Tips](#)
- 2) [Application Workbook](#)
- 3) [Organizational Capacity Review Form](#)
- 4) [Application Certification Signature Page](#)
- 4) the Homeownership Capacity [Online Application](#)

Submission of Application Materials

Applicants will be asked to upload the Workbook, Organizational Capacity Review Form, Application Certification Signature Page and any additional requested items through the [Online Application](#). The Online Application is the preferred method for submitting Homeownership Capacity Application materials. Application materials submitted any other method must be made 14 business days prior the due date. The following will not be accepted:

- A partial or incomplete submission.
- Application materials submitted on forms that were **not** provided by Minnesota Housing for 2021 - 2023 Homeownership Capacity funds.
- Late submissions.
- Emailed, faxed, mailed, hand delivered (*if not previously arranged*).
- Previous Application documents and/or workbooks.
- Multiple submissions from one Applicant.

Application Due Date

All Application materials must be received no later than **3:00 p.m. on Wednesday, June 2, 2021**. The [Online Application](#) will be automatically turned off at 3:01 p.m. and submissions will no longer be allowed.

The Scoring and Selection

Organizational Capacity:

Minnesota Housing will conduct an organizational capacity review of each applicant that is a nonprofit organization. The organizational capacity review is not an audit or a guarantee of the organization's financial health or stability. Rather, it assesses the organization's capacity to carry out the Program, if funded.

All nonprofit organizations must complete the [Organization Capacity and Review Form – Nonprofit Organizations](#) and submit all required documentation. All other applicants are not required to complete an Organization Capacity and Review form.

Reviewers and Selections Scoring:

Applications will be reviewed for eligibility. Once determined eligible, each application will be scored by two reviewers. Applications that receive a total reviewers' score of 30 or higher will move forward to the Selections Scoring for further review or funding determination. Receiving a reviewers' score of 30 points or higher does not guarantee funding.

The substance of the Application is what will be reviewed, not the writing, editing or organizational skills of the Applicant. Applicants' proposals will be reviewed on various criteria including:

<i>Reviewers Scoring:</i>	<i>Maximum Points</i>
• Community Need and Outreach	20 points
• Staff Experience and Program Design	30 points
• Past Production / Demonstrated Experience and Goals	20 points

<i>Selections Scoring:</i>	<i>Maximum Points</i>
• Minnesota Housing Agency Strategic Priorities and Objectives	30 points

Funding Determination

Both Reviewers and Selections Scoring will be combined for a final score. A final score of less than 60 points will not be recommended for funding. Applicants' final score will be strongly considered when making funding recommendations. Additional considerations include:

- Achieving program performance thresholds
- Funding availability

Final Recommendations and Award

Minnesota Housing's Boards of Directors will have final approval of the funding recommendations. Final awards will be announced in September 2021 and grant contracts will follow.

Questions?

If you have questions about the Homeownership Capacity Program or the Application, please contact the Homeownership Capacity team via email HomeownershipCapacity.MHFA@state.mn.us.

Homeownership Capacity Application Questions

APPLICATION FOR FUNDING QUESTIONS

Applicants are encouraged to use this PDF to review and draft their responses to the Homeownership Capacity Application for Funding for the 2021.2023 Program Term. Below is the replica of what Applicants will see while completing the [Online Application](#). *Italic fonts* will indicate instructions in the Online Application and **bold color fonts** are Application questions. Questions with an * are required. Responses and supporting document(s) must be entered and submitted in the [Online Application](#), no other form of submission will be accepted.

CONTACT

Main Contact Information:

First Name*:	
Last Name*:	
Email*:	
Organization Name*:	
Phone Number*:	

Please download, complete and upload these documents at the end of this Online Application. These Application supporting documents are also located on the [website](#):

- [Application for Funding Workbook](#)
- [Organizational Capacity and Review Form](#)
- [Application Signature Page](#)

APPLICANT INFORMATION

New Applicant is defined as the following: a first-time the Applicant for the Homeownership Capacity Program; an Applicant who had applied in the past and was not awarded Homeownership Capacity grant funds; or an Applicant who has not received Homeownership Capacity grant funds in the most recent three-years.

Returning Applicant is defined as: an Applicant who had applied and been awarded Homeownership Capacity Funds in the most recent three-years.

Q: Are you a New or Returning Applicant? *

- ☐ Returning Applicant, previously funded within the last three years
☐ New Applicant

Q: For new applicants, complete the chart below indicating two professional references who can confirm your organization has experience providing financial empowerment education and coaching services. The contacts provided must be accessible by phone and email.*

Reference's Name	Reference's Title / Relationship	Reference's Email	Reference's Phone Number

Q: Are you a governmental entity or a non-profit with a 501(c)(3)? *

- ☐ Local unit of government or political subdivision
☐ Non-profit with 501(c)(3)

Q: For new applicants ONLY, please upload your organization's 501(c)(3) certification with the Internal Revenue Service (IRS) number. Use the naming convention "501c3_Agency Name".

Homeownership Capacity Application Questions

[Click to Upload](#)

Q: Download the [Organization Capacity and Review Form](#), complete in full, sign and upload. Use the naming convention "OrgCapacityForm_Agency Name". *

[Click to Upload](#)

Q: Upload the financial document requested, per the Organization Capacity and Review Form. Use the naming convention "FinancialDocument_Agency Name". *

[Click to Upload](#)

Q: Is the owner or executive director of the applicant entity a: *

- ☐ Person of color
- ☐ Indigenous individual
- ☐ Woman
- ☐ None of the above

Partner organization(s)

*If awarded funds, the Applicant listed on this Application for Funding will be the **only** organization named on the Homeownership Capacity Grant Contract with Minnesota Housing. The Applicant will be passing funds through to the partner organization(s) and is responsible for the management and oversight of their partner organization(s). Unless otherwise indicated, the responses to the full Application must include information about the partner organization(s) the Applicant is proposing to provide the Program Services.*

Q: Will you, as the Applicant, be applying to provide Homeownership Capacity Program Services with partner organization(s)? *

- ☐ No
- ☐ Yes

Q: Partner organization name(s): *

Q: Describe the role(s) of each partner organization: *

Q: If awarded funds, describe your organization's management and oversight of the partner organization(s) to ensure compliance with Program and the grant requirements. *

COMMUNITY NEED AND OUTREACH (20 points)

Community Need

Q: Describe in detail who your organization's targeted underserved population(s) are and each targeted underserved population's barriers towards homeownership or wealth, include specific demographics such as race and ethnicities, if applicable. Support your details with data. *

Q: Share in detail how your organization's financial education and coaching with a goal of homeownership will help elevate these communities and provide financial empowerment. *

Q: Describe the unique aspects of your organization, the program and its services and how you are different from other organizations in providing this service. *

Q: How has COVID-19 impact your organization's geographical service area and communities you serve? Describe details on how your program delivery has changed to meet the needs of the community. *

Community Outreach

Q: Describe in detail your organization's intentional outreach plan to gain clients of the above targeted underserved populations. *

STAFF EXPERIENCE AND PROGRAM DESIGN (30 points)

Staff Experience and Certification

Q: Describe your organization's financial coach(s): their experience in providing financial coaching and education w/the goal of homeownership; how your organization ensure coaches are culturally competent; and methods your coaches currently use to forms their relationship with the communities served. *

Q: Describe in detail your management action plan(s) should a financial coach transition out of the financial coach role for the organization. *

Financial Empowerment Education and Coaching Program Design

There are three Program Performance Thresholds for clients who participate in the Program: Intake, Program Completion and Program Outcome. Explain your Homeownership Capacity or financial empowerment education and coaching services at each performance threshold.

SERVICES AFTER INTAKE:

Q: Provide details on your financial education and coaching topics and subtopics. How will you deliver the topics in a culturally appropriate manner that would best elevate the client to reach financial empowerment and bring them closer to homeownership? *

Q: Detail the barriers your organization has seen regarding client credit and how your financial coach(s) will empower the client in understanding the credit system. *

SERVICES AFTER PROGRAM COMPLETION:

Q: Share your organizations next steps after a client has reached program completion. Explain how it is determined a client has become more financially empowered and ready to move towards their financial goal. *

SERVICES AFTER OUTCOME:

Q: Share your organizations next steps after a client has reached an outcome. Are there other complimentary services your organization may provide no matter what the client's final outcome is. *

ENGAGING CLIENTS AND CAPACITY:

Q: What are some methods your organization is taking to keep clients engaged and potentially reduce client stop communication to program services? Provide details on your program or staff capacity and any action

Homeownership Capacity Application Questions

plan(s) to serve clients longer-term. *

PAST PRODUCTION / DEMONSTRATED EXPERIENCE AND GOALS (20 points)

- ☐ Returning Applicant, previously funded within the last three years

Q: Looking at your past production within the given timeframe, what are some gaps in the production based on your goal and how do you plan on addressing those production gaps? Refer to your Application for Funding Workbook in the Proposed Goals & Dem. and Existing Grantee - Past Prod. tabs. *

- ☐ New Applicant

Summarize your organization's Demonstrated Experience. Provide your organization's actual numbers for clients served in your financial empowerment with a goal of homeownership program. If it is helpful, refer to the Application for Funding Workbook in the "Existing Grantee – Past Prod." tab. New Applicants DO NOT complete this tab.

Q: How many clients were served between October 1, 2018 – September 30, 2020? Of the clients served (at Intake), how many clients reached Program Completion, an Outcome, are still Active and Stopped Communication? For reference only, see chart A. *

Q: How many of the clients served (at Intake) between October 1, 2018 – September 30, 2020 identified as BIPOC, low- income and what was the median income? For reference only, see chart B and C. *

Q. How many of the clients served demonstrated a positive credit increase from Intake to Program Completion between October 1, 2018 – September 30, 2020? For reference only, see chart D. *

Q. Of the clients who reached an Outcome after Program Completion, what were the final Outcomes? For reference only, see chart E. *

Q: Reflect on your demonstrated experience, the proposed goals in this application, the Homeownership Capacity program's priorities, concept, and reporting requirements, what are the action items your organization believes will have to be adjusted to make this program a success (e.g., capacity or program design)? *

Q: How do you currently keep records and maintain client files, which include intakes, program outcomes, etc. Provide an example of a record and be sure to remove all personal information. *

[Click to Upload](#)

APPLICATION FOR FUNDING WORKBOOK

Download the [Application for Funding Workbook](#). All applicants must complete and submit the Application for Funding Workbook. All tabs, listed below, must be completed according to the instructions in the Workbook.

Homeownership Capacity Application Questions

- *General Info & Request **
- *Proposed Goals & Demographics **
- *Geographical Service **
- *Staff Experience & Certificates **
- *Existing Grantees (ONLY) - Past Production*

The completed workbook must be uploaded in Excel format using the document title format
“HC_Workbook_Agency Name.” * [Click to Upload](#)

APPLICATION FOR FUNDING SIGNATURE PAGE

Download the [Applicant Certification Signature Page](#). All applicants must complete and submit the Application Certification Signature Page. Enter the Date, Printed Name, Title, Organization, Phone Number, and Email Address for the authorized signer for organization and electronically sign. Electronic signatures are accepted. If an electronic signature is not used, print, sign, scan the completed signed document.

Upload as a PDF using the document title format “SignaturePage_Agency Name.” * [Click to Upload](#)

Homeownership Capacity Tips for Completing the Online Application

TIPS FOR COMPLETING THE ONLINE APPLICATION

You will complete and submit your Homeownership Capacity Application online. To help the process go smoothly, here are a few tips and tricks. This section will be updated with additional questions and posted on our website while the application is open. The response date will be placed in front of the question in red so applicants can easily identify new questions.

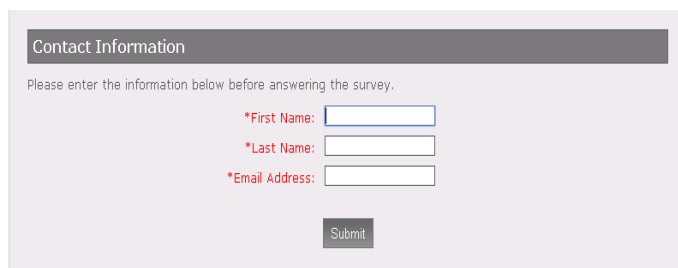
Before starting the online application

- **Where do I find the Application materials including the complete list of application questions?**
The [Application Materials](#) may be found above in the Application Instructions above or on the [Minnesota Housing](#) website.
- **Where should I draft my responses to the online Application questions?**
You may find it helpful to draft your answers in Microsoft Word and then copy and paste your answers into the [Online Application](#).
- **Is there a character limit for responses?**
There are no character or word limits in the [Online Application](#). However, we ask for your responses to the questions to be clear and precise.
- **Who should complete the Online Application?**
Applicants are strongly encouraged to determine one person that will enter responses and submit the Application on behalf of your organization. Multiple Applications from each Applicant will **not** be accepted. Please see the [Submission of Application Materials](#) in the Application Instructions above for additional details.

While multiple users can enter Application responses under the same user, it is not recommended. Instead, it is recommended the responses be drafted outside of the Online Application and transferred over by the identified individual when finalized and ready for submission.

Entering responses in the online application

- **How do I begin entering responses into the Online Application?**
On the first page of the [Online Application](#), you'll see a place to enter your name and email address. Remember to designate only **one** user/email. Only this user/email address will be able to re-enter and make edits to the Online Application, if applicable. If you plan to have more than one staff person at your organization work on the Application (not recommended), everyone will need to use the **same** user/email that was used to start the Online Application.



The screenshot shows a form titled "Contact Information" with a grey header bar. Below the header, it says "Please enter the information below before answering the survey." There are three red asterisks followed by labels: "*First Name:", "*Last Name:", and "*Email Address:". Each label is followed by a white text input box. At the bottom of the form is a grey "Submit" button.

- **How do I move from page to page in the Online Application?**
Once you have entered your user/email and select SUBMIT, to move forward, click NEXT. To go back, click PREVIOUS. A progress bar at the top will let you know how far along you are in the Online Application. A red

Homeownership Capacity Tips for Completing the Online Application

asterisk next to a question indicates that the question is required. You must complete it before clicking NEXT.

- **Does my work get saved in the Online Application?**

Yes. The Online Application form will automatically save your work on each page once you select NEXT.

- **Does the Online Application time out? What happens to my work if my computer times out?**

Because this Application is completed online, there is the potential that if you leave it open too long, it will time out. You can only stay on a single page for **one hour** before the Online Application times out. Even though you may be answering questions, the system reads the lack of page movement as inactivity. Once the Online Application times out, your answers on that page will be lost. Answers on previous pages were automatically saved. Additionally, your browser may also time out. We continue to recommend preparing your responses in Microsoft Word before starting the [Online Application](#). Then copying and pasting your responses into the Online Application when you're ready to submit.

- **What if I want to make a change to a previously completed question?**

Responses to questions can be revised at any time until the [Application Due Date](#) and time.

If you have exited or were timed out of the [Online Application](#), you will need the user/email the Application was started under to access the questions. If you are in the Online Application, you can click PREVIOUS at the bottom of each page.

Go to the question(s) and make your edits. Click NEXT at the bottom of the page when you are finished and the changes will be saved. Clicking NEXT does not submit your Application. See the [Submitting Your Application](#) section below to ensure your revisions are submitted.

- **Do I have to use the same computer when working in the Online Application?**

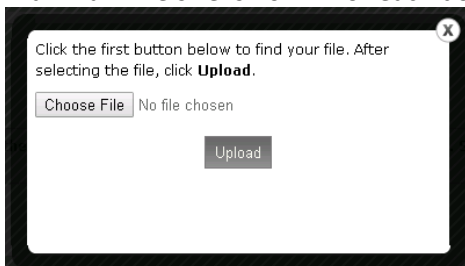
No. You may access the Online Application from any computer with internet access. You will need the user/email that the Online Application was started under to continue where you left off.

- **Does the Online Application form have a spell check function?**

Yes. The Online Application includes a spell check function. Misspelled words will show up with a red line underneath. Right click the word to see any suggested changes.

- **Where do I enter the additional documents required as part of the Application process?**

Supporting documentation for the Application will be requested at various locations in the [Online Application](#). See the [Application Questions](#) for which documents are needed, where and when to submit. You will navigate to the location of the file on your computer by clicking Choose File and then press Upload to add it to your application. Maximum file size is 10 MB for each document uploaded.



Homeownership Capacity Tips for Completing the Online Application

- **Will I be reminded that I have started the Online Application and have yet to submit it?**

Yes. If the [Online Application](#) has been started but not submitted before the user exits, the user will receive a email stating the Application is incomplete. Incomplete applications will not be considered or accepted by Minnesota Housing. An automatic email notification will also be sent once the Online Application has been submitted. See below for further details.

Submitting Your Application

- **How do I submit my Application?**

Once you've completed all of the questions and uploaded the required documents, you will press Submit. You'll see a confirmation screen letting you know that the Application has been received.

- **Will I receive a confirmation email that my Application has been submitted?**

Yes. You will also receive a confirmation email that includes your complete Application. Email [Homeownership Capacity Team](#) if you do not receive a confirmation email.

Your Answers	
	Complete the chart below indicating two professional references who can confirm your organization
Question:	has experience providing intensive financial education and coaching services. The contacts listed must be accessible by phone.
	Professional reference 1: Organization Name: ABC
	Professional reference 1: Contact Name/Title: ABC Staff
	Professional reference 1: Phone Number: 999-999-9999
	Professional reference 1: Relationship with your organization (i.e. funder partner Your etc.): ABC
Answer:	Professional reference 2: Organization Name: abc

- **What if I need to make a change after submitting my Application?**

If you need to make changes to your submission **after** you press FINISH, go back to the website link and enter the user/email you used when you started the Online Application. You will see a screen notifying you that your Application has been submitted. Press EDIT to make changes to the Application. Go through all pages, make any necessary changes and then press FINISH to re-submit. This will replace any previous submissions and will be the one reviewed and scored. You will be able to make edits and re-submit until the [due time and date](#). **After that time, Applicants will no longer be able to access the Online Application, edit or re-submit.**

- **Will the Online Application system accept late applications?**

No. The Online Application system will shut off at 3:01 p.m. on the [Application Due Date](#). If an Applicant has not submitted their Application by that time, the Online Application system will not accept it. Therefore, we highly recommend submitting your Application at least 2-3 days in advance of the due date.